

Information to identify the case:

Debtor 1	Rolinson Timothy	Social Security number or ITIN	xxx-xx-9349
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-15715-JKS			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rolinson Timothy

5/21/24

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Rolinson Timothy
Debtor

Case No. 20-15715-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 21, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2024:

Recip ID	Recipient Name and Address
db	+ Rolinson Timothy, 12 McKinnley Place, West Orange, NJ 07052-5709
520225290	Discover Student Loans, PO Box 6107, Carol Stream, IL 60197-6107
518808106	+ New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 21 2024 20:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 21 2024 20:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518847619	Email/Text: Bankruptcy@absoluteresolutions.com	May 21 2024 20:23:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
518808096	+ EDI: CAPITALONE.COM	May 22 2024 00:12:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518854566	+ EDI: AIS.COM	May 22 2024 00:12:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518808098	+ Email/Text: bankruptcy.notifications@fisglobal.com	May 21 2024 20:25:00	Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1595
518808099	+ EDI: CITICORP	May 22 2024 00:12:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518872012	EDI: CITICORP	May 22 2024 00:12:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518808100	+ EDI: CITICORP	May 22 2024 00:12:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518829844	EDI: DISCOVER	May 22 2024 00:12:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518808101	+ EDI: DISCOVERSL.COM	May 22 2024 00:12:00	Discover Student Loans, Attn: Bankruptcy, Po Box 30948, Salt Lake City, UT 84130-0948
518811367	+ EDI: DISCOVERSL.COM	May 22 2024 00:12:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
518808102	Email/Text: bankruptcycourts@equifax.com	May 21 2024 20:24:00	Equifax, POB 740241, Atlanta, GA 30374
518808103	^ MEBN	May 21 2024 20:18:27	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
520203327	+ Email/Text: bkteam@selenefinance.com		

District/off: 0312-2

User: admin

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Date Rcvd: May 21, 2024

Form ID: 3180W

Total Noticed: 28

		May 21 2024 20:24:00	Federal Home Loan Mortgage Corporation, Selene Finance LP, Attn: BK Dept., 3501 Olympus Blvd., Suite 500, Dallas, TX 75019-6295
520203328	+ Email/Text: bkteam@selenefinance.com		
		May 21 2024 20:24:00	Federal Home Loan Mortgage Corporation, Selene Finance LP, Attn: BK Dept., 3501 Olympus Blvd., Suite 500, Dallas, TX 75019, Federal Home Loan Mortgage Corporation 75019-6295
518808104	+ EDI: IRS.COM		
		May 22 2024 00:12:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518808097	EDI: JPMORGANCHASE		
		May 22 2024 00:12:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518833122	+ Email/Text: RASEBN@raslg.com		
		May 21 2024 20:23:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518808105	+ EDI: NAVIENTFKASMSERV.COM		
		May 22 2024 00:12:00	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
518812707	EDI: NAVIENTFKASMSERV.COM		
		May 22 2024 00:12:00	Navient PC TRUST, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
518866983	Email/Text: mtgbk@shellpointmtg.com		
		May 21 2024 20:23:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
518842007	EDI: PRA.COM		
		May 22 2024 00:12:00	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
518808107	+ Email/Text: mtgbk@shellpointmtg.com		
		May 21 2024 20:23:00	Shellpoint Mortgage Servicing, Po Box 51850, Livonia, MI 48151-5850
518808108	Email/Text: DASPUBREC@transunion.com		
		May 21 2024 20:23:00	TransUnion, 555 W. Adams Street, Chicago, IL 60661
TOTAL: 25			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520225292	*	Discover Student Loans, P.O. Box 6107, Carol Stream, IL 60197-6107

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2024 at the address(es) listed below:

District/off: 0312-2

User: admin

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Date Rcvd: May 21, 2024

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Name	Email Address
Denise E. Carlon	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing hkaplan@rasnj.com kimwilson@raslg.com
Laura M. Egerman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rodney Nelson	on behalf of Debtor Rolinson Timothy rodneynelson9@gmail.com rahafalrehaili@labayenlaw.com
Shauna M Deluca	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing sdeluca@hasbanilight.com hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8